

### MSME Loans – Schedule of Charges

Sr. No.	Nature of Charges	Details
1.	Login Fee	Upto Rs. 50,000 + applicable Taxes
2.	Processing Fee	Upto 2% of Loan / Facility Amount + applicable Taxes
3.	Collection charges ( EMI / PEMI / NACH )	Rs. 300 + applicable Taxes
4.	Cheque Bounce Charges or ECS / NACH dishonour charges	Rs. 500 + applicable Taxes
5.	Charges for furnishing statement of account	Rs. 150 + applicable Taxes
6.	Cheque / ENACH / NACH Swapping Charges	Rs. 1000 + applicable Taxes
7.	Charges for issuing copy of any document at borrowers request	Rs. 500 + applicable Taxes
8.	Loan cancellation charges	Rs. 3000 + applicable Taxes
9.	Pre-payment Charges	As specified in the Sanction letter
10.	Stamp Duty / Registration Charges	As per applicable laws of the State
11.	Change in Repayment / Due Date	Rs 500 + applicable charges plus Gap interest as applicable (one-time charge as on the principal outstanding as on date)
12.	<b>Default Interest / Delayed Payment Charges</b>	<b><u>24% p.a. + applicable Taxes</u></b>
13.	Duplicate Repayment Schedule Charges	Rs. 150 + applicable Taxes
14.	Interest rate conversion charges	Rs. 5000 + applicable Taxes
15.	Disbursement cheque cancellation & reissuance charges	Rs. 500 + applicable Taxes
16.	List of document charges	Rs. 500 + applicable Taxes
17.	Foreclosure Letter charges	Rs. 500 + applicable Taxes
18.	Document retrieval / Handling charges	Rs. 1500 + applicable Taxes
19.	Legal / Technical / Field Investigation Charges	As specified in Sanction Letter